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Docket Number (Optional) NOTICE OF APPEAL FROM THE EXAMINER TO 1538US1.014033.018 THE BOARD OF PATENT APPEALS AND INTERFERENCES I hereby certify that this correspondence is being facsimile In re Application of transmitted to the USPTO or deposited with the United States Penny L. Gerstner Postal Service with sufficient postage as first class mail in an Application Number Filed envelope addressed to "Commissioner for Patents, P.O. Box 1450, 10/707.327 December 5, 2003 Alexandria, VA 22313-" [37 CFR 1.8(a)] For SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE Signature **ACCOUNT HOLDER** Typed or printed Art Unit Examiner name 3691 Bruce I. Ebersman Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner. \$ 540.00 The fee for this Notice of Appeal is (37 CFR 41.20(b)(1)) Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: A check in the amount of the fee is enclosed. Payment by electronic funds transfer. The Director has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet. 🔀 The Director is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 13-4365. A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. I am the applicant/inventor. /r. brian drozd/ Signature assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. R. Brian Drozd (Form PTO/SB/96) Typed or printed name attorney or agent of record. Registration number 55,130 (919) 286-8000 Telephone number attorney or agent acting under 37 CFR 1.34. March 24, 2010 Registration number if acting under 37 CFR 1.34. Date NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required.

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This collection of information is required by 37 CFR 41.31. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11, 1.14 and 41.6. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.